



# CLAIMSCARE

## TERMINAL ILLNESS COVER - IRISH LIFE RETAIL CLAIMS 2015

ADDITIONAL BENEFITS  
AT NO EXTRA COST

### HOW DOES TERMINAL ILLNESS COVER WORK?

A terminal illness is a condition that, in the opinion of the appropriate hospital consultant and our chief medical officer, has progressed to the stage where it cannot be cured and the illness is expected to lead to death within 12 months.

If you have life cover and are diagnosed as having a terminal illness, we will pay you up to your full life cover benefit straight away.

If you have specified illness cover and no life cover and are diagnosed with a terminal illness, we will pay €15,000 of your specified illness cover straight away or half of your total specified illness cover amount, whichever is lower.

Please see the relevant product booklets for detailed information or speak to your Financial Adviser.

This information is correct as at February 2016.

€2.5 million

Amount we paid  
out in claims

31

Number of  
claims paid

€82,561

Average claim  
we paid

9 years

Average time plan in  
force when claimed

### THE AVERAGE AGE OF CLAIMANT

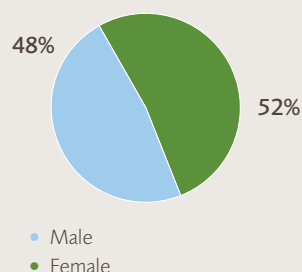


= 55 years



= 53 years

### ANALYSIS OF TERMINAL ILLNESS CLAIMS PAID



### A SAMPLE OF CLAIMS PAID BY IRISH LIFE IN 2015

Age	Cause of claim	Benefit paid	Duration of cover to date of diagnosis
45	Cancer - breast	€219,248	6 years
53	Cancer - liver	€280,000	7 years
53	Cancer - oesophagus	€73,000	8 years
63	Cancer - prostate	€125,000	16 years



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## CHILDREN'S COVER - IRISH LIFE RETAIL CLAIMS 2015

### ADDITIONAL BENEFITS AT NO EXTRA COST

#### LIFE COVER

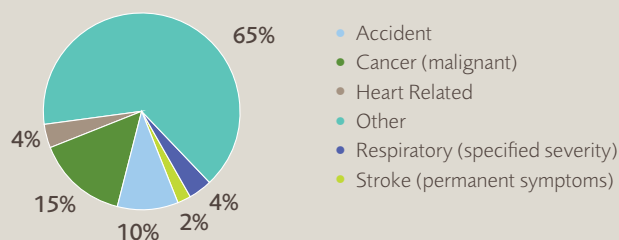
When you take out life cover, we will cover all your children aged under 21 for €6,000 life cover at no extra cost, for as long as you are covered. During the first six months of their life, they are only covered for accidental death.

This information is correct as at February 2016.

48

Number of  
claims we  
paid

#### ANALYSIS OF DEATH CLAIMS FOR CHILDREN



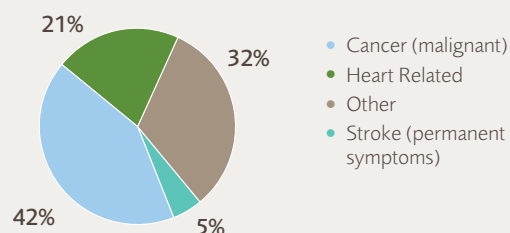
#### SPECIFIED ILLNESS COVER

When you take out specified illness cover, we will cover all your children between the ages of 30 days and 21 years of age for specified illness cover at no extra cost, for as long as you are covered. Because we do not ask for any medical information about your children before you start your plan – certain restrictions apply to children's cover. Children are not covered for any illnesses they have before age 30 days or any medical condition present before the specified illness cover started. Your children are covered for up to €25,000 or half of your specified illness benefit amount, whichever is lower. This information is correct as at February 2016.

19

Number of  
claims we  
paid

#### ANALYSIS OF SPECIFIED ILLNESS CLAIMS FOR CHILDREN



#### HOSPITAL CASH COVER

When you take out hospital cash cover, we will also cover your children between the ages of 1 and 21 years of age for this benefit.

79

Number of child hospital  
cash claim in 2015.

*We will* pay only one claim for each child even if you have more than one policy with us.



Terms and conditions apply to children's cover. Please see your terms and conditions and the relevant product booklet for full details of children's life, specified illness and hospital cash cover.